

### **Amendments to the Claims**

This listing of claims will replace all prior versions and listings of claims in the application.

1 (currently amended). A method of disabling malicious code residing on a customer computer system in association with providing on-line financial services to a customer through a network, the method comprising:

- authenticating the customer for the on-line financial services;
- presenting to the customer an option to perform a scan of the customer computer system for the malicious code;
- executing, at least in part by activation over the network and upon receiving from the customer a selection of the option to perform the scan, computer program instructions for performing the scan, the computer program instructions being directed to detection and disablement of the malicious code in association with providing the on-line financial services; and
- providing the on-line financial services to the customer.

2 (original). The method of claim 1 wherein the executing of the computer program instructions further comprises downloading the computer program instructions to the customer computer system.

3 (original). The method of claim 2 wherein the executing of the computer program instructions is accomplished at least in part through the use of an ActiveX control.

4 (original). The method of claim 2 wherein the computer program instructions are operable to perform signature-based detection of the malicious code.

5 (original). The method of claim 2 wherein the computer program instructions are operable to perform integrity checking.

6 (original). The method of claim 2 wherein the computer program instructions are operable to perform non-integrity-based unknown malicious code detection.

7 (original). The method of claim 3 wherein the computer program instructions are operable to perform signature-based detection of the malicious code.

8 (original). The method of claim 3 wherein the computer program instructions are operable to perform integrity checking.

9 (original). The method of claim 3 wherein the computer program instructions are operable to perform non-integrity-based unknown malicious code detection.

10 (currently amended). Apparatus for disabling malicious code residing on a customer computer system in association with providing on-line financial services to a customer through a network, the apparatus comprising:

means for authenticating the customer for the on-line financial services;

means for executing, at least in part by activation over the network, computer program instructions for performing a scan for the malicious code, the computer program instructions being directed to detection and disablement of the malicious code in association with providing the on-line financial services; and

means for providing the on-line financial services to the customer.

11 (original). The apparatus of claim 10 wherein the means for executing the computer program instructions further comprises means for downloading the computer program instructions to the customer computer system.

12 (original). The apparatus of claim 11 wherein the means for executing the computer program instructions further comprises an ActiveX control.

13 (currently amended). A computer program product ~~for disabling malicious code residing on a customer computer system in association with providing on-line financial services to a customer through a network~~, the computer program product comprising a computer readable medium including a first computer program and a second computer program that when executed cause a computer to disable malicious code residing on a customer computer system in association with providing on-line financial services to a customer through a network, the first computer program further comprising:

instructions for authenticating the customer for the on-line financial services;

instructions for presenting to the customer an option to perform a scan of the customer computer system for the malicious code;

instructions for executing, at least in part through activation over the network and upon receiving from the customer a selection of the option to perform the scan, the second computer program for performing the scan, the second computer program being directed to detection and disablement of the malicious code in association with providing the on-line financial services; and

instructions for providing the on-line financial services to the customer.

14 (original). The computer program product of claim 13 wherein the instructions for executing the second computer program further comprise instructions for downloading the second computer program to the customer computer system.

15 (original). The computer program product of claim 14 wherein the instructions for executing the second computer program further comprise an ActiveX control.

16 (original). The computer program product of claim 14 wherein the second computer program is operable to perform signature-based detection of the malicious code.

17 (original). The computer program product of claim 14 wherein the second computer program is operable to perform integrity checking.

18 (original). The computer program product of claim 14 wherein the second computer program is operable to perform non-integrity-based unknown malicious code detection.

19 (original). The computer program product of claim 15 wherein the second computer program is operable to perform signature-based detection of the malicious code.

20 (original). The computer program product of claim 15 wherein the second computer program is operable to perform integrity checking.

21 (original). The computer program product of claim 15 wherein the second computer program is operable to perform non-integrity-based unknown malicious code detection.

22 (original). An on-line financial system comprising:

at least one network connection;

an on-line financial transaction server operable to provide on-line financial services to customers; and

a scanning server operatively connected to the at least one network connection and to the on-line financial transaction server, the scanning server operable to disable malicious code residing on a customer computer system in association with the providing of the on-line financial services, by executing, at the customer computer system, at least in part by activation over the network connection, computer program instructions directed to detection and disablement of the malicious code.

23 (original). The system of claim 22 wherein the scanning server further comprises the computer program instructions, and wherein the scanning server is further operable to download to computer program instructions to the customer computer system.

24 (original). The system of claim 23 wherein the scanning server further comprises an ActiveX wrapper and wherein the scanning server is further operable to execute the computer program instructions at the customer computer system using an ActiveX control.

25 (original). The system of claim 23 wherein the computer program instructions are operable to perform signature-based detection of the malicious code.

26 (original). The system of claim 23 wherein the computer program instructions are operable to perform integrity checking.

27 (original). The system of claim 23 wherein the computer program instructions are operable to perform non-integrity-based unknown malicious code detection.

28 (original). The system of claim 24 wherein the computer program instructions are operable to perform signature-based detection of the malicious code.

29 (original). The system of claim 24 wherein the computer program instructions are operable to perform integrity checking.

30 (original). The system of claim 24 wherein the computer program instructions are operable to perform non-integrity-based unknown malicious code detection.

31 (new). The method of claim 1 wherein the executing of the computer program instructions for performing the scan further comprises making reference to a database of code that the customer has previously identified as safe.

32 (new). The method of claim 3 wherein the executing of the computer program instructions for performing the scan further comprises making reference to a database of code that the customer has previously identified as safe.

33 (new). The apparatus of claim 10 further comprising means for making reference to a database of code that the customer has previously identified as safe.

34 (new). The computer program product of claim 13 wherein the second computer program further comprises instructions for making reference to a database of code that the customer has previously identified as safe.

35 (new). The computer program product of claim 15 wherein the second computer program further comprises instructions for making reference to a database of code that the customer has previously identified as safe.

36 (new). The on-line financial system of claim 22 wherein the computer program instructions make reference to a database of code that the customer has previously identified as safe.